

Fill in this information to identify the case:

Debtor 1 Elizabeth Freeman

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number 18-13303-jkf

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Home Point Financial CorporationCourt claim no. (if known): 10-1

Last 4 digits of any number you use to
identify the debtor's account:

2 2 9 7

Date of payment change:

Must be at least 21 days after date
of this notice 02/01/2020

New total payment:

\$ 1,400.87
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 624.01New escrow payment: \$ 616.41***Part 2: Mortgage Payment Adjustment**

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Elizabeth Freeman
First Name Middle Name Last Name

Case number (if known) 18-13303-jkf

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/ D. Anthony Sottile
Signature

Date 01/08/2020

Print: D. Anthony Sottile
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company Sottile & Barile, LLC

Address 394 Wards Corner Road, Suite 180
Number Street
Loveland OH 45140
City State ZIP Code

Contact phone 513-444-4100

Email bankruptcy@sottileandbarile.com

* Remediation has been completed and all credits/adjustments have been applied to account. To the extent any prior interest rate adjustments under the terms of the loan documents or prior escrow adjustments were not noticed in this Court pursuant to Bankruptcy Rule 3002.1, after December 1, 2011 or Petition Date (whichever is later), HomePoint Financial Corporation has refunded or credited the Debtor, as appropriate, to give the debtor the benefit of any lower payment amount as provided under the loan documents, escrow analysis, or a notice previously filed with this Court pursuant to Bankruptcy Rule 3002.1.

This does not constitute a modification of the payment obligations under the terms of the promissory note, mortgage, or other loan documents.



FOR RETURN SERVICE ONLY
PLEASE DO NOT SEND PAYMENTS TO THIS ADDRESS
P.O. Box 619063
Dallas, TX 75261-9063

Document

Page 3 of 6 ESCROW STATEMENT

ELIZABETH FREEMAN
348 BLUE RIDGE DR
LEVITTOWN PA 19057-3024

Analysis Date: January 06, 2020
Loan Number: [REDACTED]
New Payment Effective Date: 02/01/20
For Inquiries: 800.686.2404
Property Address: 348 BLUE RIDGE DR
LEVITTOWN PA 19057-3024

Annual Escrow Account Disclosure Statement - Projections for Coming Year

The following is an overview of your escrow account with Home Point Financial Corporation. It contains a snapshot of the anticipated disbursements for the coming year and the history of escrow payments made on your behalf in the prior year. Any potential adjustments due to increases or decreases with your escrowed items may affect your monthly escrow payment. If your escrow payment increases, your monthly mortgage payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information	Current	Effective 02/01/20
Principal & Interest Pmt	\$784.46	\$784.46
Total Monthly Escrow Payment	\$624.01	\$616.41
Reserve Acct Pymt	\$0.00	\$0.00
HUD 235/265 Pymt (-)	\$0.00	\$0.00
Misc Acct Payment	\$0.00	\$0.00
Total Payment	\$1,408.47	\$1,400.87

Shortage/Surplus Information	Effective 02/01/20
Upcoming Total Annual Bills	\$7,426.32
Required Cushion	\$908.40
Required Starting Balance	\$3,179.40
Over/Short Spread	(\$2.45)

Cushion Calculation: Because Home Point Financial does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of \$908.40. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Based upon federal or state regulations, if your escrow account is required to maintain a cushion, the minimum balance should not be below 1/6th or 1/12th of the anticipated payments from the account. If your escrow account is not required to maintain a cushion, a minimum balance is not required.

These are the escrow items we anticipate we will collect for or pay on your behalf in the upcoming 12 month period. The dollar amount shown may be the last amount actually paid for that item, or may project the next amount due.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	\$3,063.93	\$3,179.40
FEB 2020	\$618.86	\$164.66	FHA INSURANC	\$3,518.13	\$3,633.60
MAR 2020	\$618.86	\$164.66	FHA INSURANC	\$3,972.33	\$4,087.80
APR 2020	\$618.86	\$164.66	FHA INSURANC	\$4,426.53	\$4,542.00
APR 2020		\$1,084.90	TOWN TAX	\$3,341.63	\$3,457.10
MAY 2020	\$618.86	\$164.66	FHA INSURANC	\$3,795.83	\$3,911.30
JUN 2020	\$618.86	\$164.66	FHA INSURANC	\$4,250.03	\$4,365.50
JUN 2020		\$1,000.00	PROPERTY INS	\$3,250.03	\$3,365.50
JUL 2020	\$618.86	\$164.66	FHA INSURANC	\$3,704.23	\$3,819.70
AUG 2020	\$618.86	\$164.66	FHA INSURANC	\$4,158.43	\$4,273.90
AUG 2020		\$3,365.50	SCHOOL TAX	\$792.93	\$908.40
SEP 2020	\$618.86	\$164.66	FHA INSURANC	\$1,247.13	\$1,362.60
OCT 2020	\$618.86	\$164.66	FHA INSURANC	\$1,701.33	\$1,816.80
NOV 2020	\$618.86	\$164.66	FHA INSURANC	\$2,155.53	\$2,271.00
DEC 2020	\$618.86	\$164.66	FHA INSURANC	\$2,609.73	\$2,725.20



11511 Luna Road, Suite 200
Farmers Branch, TX 75234
(800) 686-2404

HOME POINT FINANCIAL CORPORATION
P. O. BOX 790309
ST LOUIS, MO 63179-0309

ELIZABETH FREEMAN
 348 BLUE RIDGE DR
 LEVITTOWN PA 19057-3024

Property Address:
 348 BLUE RIDGE DR
 LEVITTOWN PA 19057-3024

Analysis Date: January 06, 2020

Loan Number: [REDACTED]

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
JAN 2021	\$618.86	\$164.66	FHA INSURANC	\$3,063.93	\$3,179.40
	\$7,426.32	\$7,426.32			

Annual Escrow Account Disclosure Statement Account History

The following statement of activity in your escrow account from January 2020 through January 2020 displays actual activity as it occurred in your escrow account during that period. If you received Account Projections with a prior analysis, they are included again here for comparison.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	\$2,725.20	\$2,612.18
JAN	\$618.86	\$616.41 *	(\$164.66)	\$164.66	FHA INSURANC	\$3,179.40	\$3,063.93
FEB	\$618.86		(\$164.66)		FHA INSURANC	\$3,633.60	\$3,063.93
MAR	\$618.86		(\$164.66)		FHA INSURANC	\$4,087.80	\$3,063.93
APR	\$618.86		(\$164.66)		FHA INSURANC	\$4,542.00	\$3,063.93
APR			(\$1,084.90)		TOWN TAX	\$3,457.10	\$3,063.93
MAY	\$618.86		(\$164.66)		FHA INSURANC	\$3,911.30	\$3,063.93
JUN	\$618.86		(\$164.66)		FHA INSURANC	\$4,365.50	\$3,063.93
JUN			(\$1,000.00)		PROPERTY INS	\$3,365.50	\$3,063.93
JUL	\$618.86		(\$164.66)		FHA INSURANC	\$3,819.70	\$3,063.93
AUG	\$618.86		(\$164.66)		FHA INSURANC	\$4,273.90	\$3,063.93
AUG			(\$3,365.50)		SCHOOL TAX	\$908.40	\$3,063.93
SEP	\$618.86		(\$164.66)		FHA INSURANC	\$1,362.60	\$3,063.93
OCT	\$618.86		(\$164.66)		FHA INSURANC	\$1,816.80	\$3,063.93
NOV	\$618.86		(\$164.66)		FHA INSURANC	\$2,271.00	\$3,063.93
DEC	\$618.86		(\$164.66)		FHA INSURANC	\$2,725.20	\$3,063.93
	\$7,426.32	\$616.41	-\$7,426.32	\$164.66			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.) Your ending balance from the last month of the account history (escrow balance anticipated) is \$3,063.93. Your starting balance (escrow balance required) according to this analysis should be \$3,179.40. Please note that your remaining escrow shortage balance included in the Proof of Claim at bankruptcy filing is \$130.16. This post-petition analysis shows a surplus of \$14.69. If your surplus is less than \$50.00 or you have a pre-petition escrow shortage, your surplus will not be returned to you as we have the additional option of keeping it and adjusting your monthly payments accordingly. We are keeping the surplus and lowering your monthly payments.

We anticipate the total of your coming year bills to be \$7,426.32. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation	
Unadjusted Escrow Payment:	\$618.86
Over/Short Spread:	(\$2.45)
Escrow Payment:	\$616.41




Home Point Financial Corporation
10347 Long Road, Suite 200
Levittown, PA 19057-3024
Branch: 75254
800.686.2404



ELIZABETH FREEMAN
348 BLUE RIDGE DR
LEVITTOWN PA 19057-3024

Property Address:
348 BLUE RIDGE DR
LEVITTOWN PA 19057-3024

Analysis Date: January 06, 2020

Loan Number: 

If you are a New York resident or your property is in the state of New York, and you desire to file a complaint about Home Point Financial, you may file with the New York State Department of Financial Services and may obtain further information from the New York State Department of Financial Services by calling the Department's Consumer Assistance Unit at 1-800-342-3736 or by visiting the Department's website at www.dfs.ny.gov.

Home Point Financial Corporation is a debt collector. Home Point Financial Corporation is attempting to collect a debt and any information obtained will be used for that purpose. However, if you are in bankruptcy or received a bankruptcy discharge of the debt, this communication is not an attempt to collect the debt against you personally, but is notice of a possible enforcement of the lien against the collateral property.

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, DISMISSED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR ANY ATTEMPT TO COLLECT ANY SUCH OBLIGATION.

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In Re: Case No. 18-13303-jkf
Elizabeth Freeman Chapter 13
Debtor. Judge Jean K. FitzSimon

CERTIFICATE OF SERVICE

I certify that on January 8, 2020, a copy of the foregoing Notice of Mortgage Payment Change was filed electronically. Notice of this filing will be sent to the following party/parties through the Court's ECF System. Party/Parties may access this filing through the Court's system:

Brad J. Sadek, Debtor's Counsel
brad@sadeklaw.com

Scott F. Waterman, Chapter 13 Trustee
ecfmail@readingch13.com

Office of the United States Trustee
ustpreion03.ph.ecf@usdoj.gov

I further certify that on January 8, 2020, a copy of the foregoing Notice of Mortgage Payment Change was mailed by first-class U.S. Mail, postage prepaid and properly addressed to the following:

Elizabeth Freeman, Debtor
23 Mistletoe Lane
Levittown, PA 19054

Dated: January 8, 2020

/s/ D. Anthony Sottile

D. Anthony Sottile
Authorized Agent for Creditor
Sottile & Barile, LLC
394 Wards Corner Road, Suite 180
Loveland, OH 45140
Phone: 513.444.4100
Email: bankruptcy@sottileandbarile.com